

Form ntcpfm

**THE UNITED STATES BANKRUPTCY COURT  
For the Eastern District of Texas  
Sherman Division**

**IN RE:**

Alfredo Bala  
2737 Huntly Lane  
Flower Mound, TX 75022  
Social Security No.:  
xxx-xx-9517

**Case No.:** 20-42178 BTR  
**Chapter:** 11

Johana Gil  
2737 Huntly Lane  
Flower Mound, TX 75022  
Social Security No.:  
xxx-xx-8537

Debtor(s)

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**Notice to Individual Debtor(s) Regarding Submission  
of Documents Required for Entry of Discharge**

Upon review of the Court's docket in the above-referenced case, the Clerk notes that the following required documents have yet to be filed with the Court:

\* Certification of Completion of Instructional Course Concerning Personal Financial Management (Form 423)

In a chapter 7 case, the debtor shall file the certification within 60 days after the first date set for the meeting of creditors under §341 of the Code, and in a chapter 11 or 13 case no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under §1141(d)(5)(B) or §1328(b) of the Code. Fed. R. Bankr. P. 1007(c).

A list of approved personal financial management course providers may be obtained at <http://www.justice.gov/ust>. Select Credit Counseling & Debtor Education and then select Approved Debtor Education Providers from the list of menu options.

**NOTICE: The failure of an individual to provide this document will result in the closing of the case without a discharge unless the statement is filed within the applicable time limit under Rule 1007(c). All forms can be found at the Court's website <http://www.txeb.uscourts.gov> or at the Clerk's offices between the hours of 8:00 am and 4:00 pm.**

Dated: 11/26/20

Jason K. McDonald, Clerk

In re:  
Alfredo Bala  
Johana Gil  
Debtor(s)

Case No. 20-42178-btr  
Chapter 11

District/off: 0540-4  
Date Rcvd: Nov 26, 2020

User: admin  
Form ID: ntcpfm

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Alfredo Bala, Johana Gil, 2737 Huntly Lane, Flower Mound, TX 75022-5193

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2020 at the address(es) listed below:

Name	Email Address
Abbey U. Dreher	on behalf of Creditor Pingora Loan Servicing LLC edecf@BDFGROUP.com, marshak@bdfgroup.com
Eric A. Liepins	on behalf of Debtor Alfredo Bala eric@ealpc.com martha@ealpc.com;r56883@notify.bestcase.com
Eric A. Liepins	on behalf of Joint Debtor Johana Gil eric@ealpc.com martha@ealpc.com;r56883@notify.bestcase.com
Laurie A. Spindler	on behalf of Creditor Northwest ISD laurie.spindler@lgbs.com Dora.Casiano-Perez@lgbs.com
Tara LeDay	on behalf of Creditor Denton County tleday@mvtbalaw.com vcovington@mvtbalaw.com;alocklin@mvtbalaw.com;pbowers@mvtbalaw.com;tleday@ecf.courtdrive.com

District/off: 0540-4

User: admin

Page 2 of 2

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Timothy W. O'Neal

on behalf of U.S. Trustee US Trustee Timothy.W.O'Neal@USDOJ.GOV USTPRegion06.TY. ECF@USDOJ.GOV

TOTAL: 6